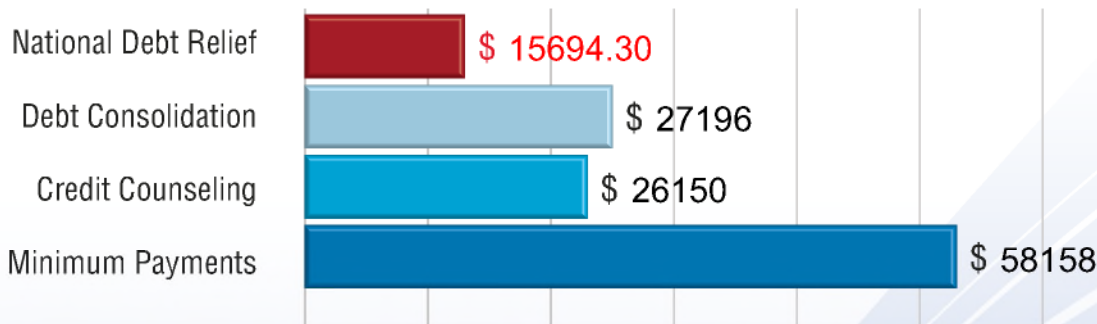




DEBT NEGOTIATION AGREEMENT

Laura's Estimated* Debt Relief Comparison

**See below for important disclosures.*



Total Enrolled Debt: \$ 20,920.00
Bi-Weekly: \$ 186.50



*Clients who make all their monthly program payments pay approximately 50% of their enrolled balance before fees, or 73% including fees (note, fees may vary by state or by debt amount), over 24 to 48 months. Above chart is for illustration purposes only and based on average completed consumers from past six months period. Not all clients are able to complete our program for various reasons, including their ability to save sufficient funds. Our estimates are based on prior results, which will vary depending on your specific circumstances. We do not guarantee that your debts will be resolved for a specific amount or percentage or within a specific period of time. We do not assume your debts, make monthly payments to creditors or provide tax, bankruptcy, accounting or legal advice or credit repair services. Our service is not available in all states and our fees may vary from state to state. Please contact a tax professional to discuss potential tax consequences of less than full balance debt resolution. Read and understand all program materials prior to enrollment, including, for example, potential adverse impact on credit rating.



DEBT NEGOTIATION AGREEMENT

This Debt Negotiation Agreement (the "Agreement") is made as of 12/5/2018 between **National Debt Relief LLC**, (NDR), with its office located at **11 Broadway, Suite #1600, New York, NY 10004 (telephone: 888-660-7427)** and Laura Walls, residing at 2509 Havard rd Ocean Springs, MS 39564 and telephone (228) 238-5185 ("Client"). The parties agree as follows:

1. Our Commitment to You: NDR will not earn any fees for services until: a successful settlement is received on an enrolled debt, you approve the terms of the settlement, and payment has been made towards that settlement. The fee for services charged will only be associated with the debt that was settled at that time.

2. Debt Negotiation Services:

a. Our Responsibilities: Shall include professional Debt Negotiation services to the best of our ability in an effort to effectuate reasonable settlement(s) on behalf of the Client.

b. The Client's Responsibilities:

- I. The Client is responsible to provide true, accurate information and shall comply with the provisions of all agreed upon settlements.
- II. The Client understands that if they terminate or discontinue the program, they will be fully responsible for the full amount of any unsettled debts including accumulated interest and fees.
- III. The Client confirms that there is no legal action pending on any of their enrolled accounts.
- IV. The Client shall promptly respond to all of NDR's communications and requests, and advise NDR of all creditor communications, immediately forwarding all such creditor communications to NDR.
- V. The Client agrees to make timely deposits into their Dedicated Savings Account.

c. Program Progress: Client will receive periodic updates from NDR relating to progress of negotiations. Client may call NDR for questions on their program. NDR will notify Client of any potential creditor policy changes that may affect

timing and amounts of settlements estimated by NDR.

d. Duration of Program: NDR has estimated a program term of 42 months to successfully resolve your enrolled debts. NDR may continue to draft you past your estimated program term strictly for the purpose of resolving any outstanding debts. The length of the program will ultimately be determined based on the Client's ability to make timely deposits and the creditor's inclination to settle your debts.



e. Dedicated Savings Account: You agree to establish a savings plan for the purpose of accumulating funds in order for NDR to negotiate down and settle the outstanding balances on the accounts enrolled in our debt negotiation program. You agree to save such funds in a separate, FDIC insured Dedicated Savings Account through Global Client Solutions, LLC ("Global"), or another account of your choosing. You shall promptly notify NDR of the selection and shall be responsible for reporting balances to NDR. You shall retain full control, ownership, and all rights over your Dedicated Savings Account, and will at all times be solely responsible for any payments or distributions due thereunder. You grant NDR the ability to monitor the balances and activity on your Dedicated Savings Account, in an effort to best determine which creditor accounts may be ready for their settlement negotiations. Only you shall be able to withdraw funds from this account, and you must directly authorize any and all settlements before any funds are transferred to your creditors. You acknowledge and fully understand that NDR will not be making your scheduled monthly payments to creditors.



f. **Program Deposit:** The Client is responsible to make a Bi-Weekly deposit of \$ 186.50 starting on 12/28/2018 from your designated bank account into your Client Dedicated Savings Account. The Client Dedicated Savings Account shall be for the exclusive purpose of collecting funds for settlement payments and our fees. You will, at all times, own and control the Client Dedicated Savings Account, the account terms and conditions of which will be set forth in a separate agreement between you and the client savings account administrator. We have included with this Agreement the paperwork to open an account with Global, which serves as a client Dedicated Savings Account administrator but you may select otherwise.

3. Unsecured Debt: Client agrees to put ALL UNSECURED debt into the NDR program. In the event that there are special circumstances as to why a particular account may not be included within the program, the Client agrees to inform NDR fully as to the legal status and all relevant details of said account, so the account does not become a barrier to the attempted settlement negotiation process. Client agrees to follow any and all NDR procedures in regards to which accounts with pending creditor actions, or others that may or may not qualify for enrollment in said NDR program. Client acknowledges the balances owed each may not take into account recent or future purchases, balance transfers or cash advances. In the event NDR verifies the Creditor balances are not correct, Client authorizes NDR to adjust the balances to reflect the correct amount.

4. Settlement of Your Debts – Timing and Amount of Settlement Offers: We begin contacting your Creditors as soon as we determine that a good faith offer to settle a given debt, whether on a lump-sum or installment basis, may be made, with such determinations dependent upon such factors as the Creditor's settlement policies, the rate of account accretion, the size of each Debt and how close a Debt may be to charge-off. Some Creditors prefer that they not be contacted until you have accumulated sufficient funds in your Dedicated Savings Account to allow a negotiated resolution within their historic norms. **While settlement guidelines differ widely among Creditors, in our experience an accumulation of 25% of the then-current balance of a Debt will normally enable us to make a good-faith offer to settle that Debt. Further, in our experience it typically takes approximately 120-180 days before reaching the stage at which NDR can begin reaching out to creditors or collectors and achieve your first settlement.**

This is just an estimate based on past results, and is not intended, nor is it possible, to apply to every case. Individual circumstances will necessarily cause some variation as to when this can occur. During the negotiation process your involvement may be required to obtain the best settlement possible.

“Difficult Creditors”: Certain creditors are more difficult to negotiate with than others, some substantially so. While each Client and creditor situation is unique, difficult creditors may require that NDR wait until such account is passed to a more reasonable collection stage, charged off or ages more than other debts to allow for a better result, or that Client may be more involved in the negotiation process. The presence of an enrolled debt with a difficult creditor may result in a less favorable settlement for that particular debt than the same debt with a non-difficult creditor. NDR is committed to handling every possible aspect of your debt negotiation agreement and will make the initial outreach to difficult creditors when necessary. However, in some circumstances NDR may require your assistance in communicating with difficult creditors.

Initials: <u>lw</u>	Initials: <u> </u>
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5. No Power of Attorney Conferred: Apart from the authority granted herein and in the attached Authorization and/or Permission to Speak and Negotiate attached to this agreement, we shall at all times act on your behalf as an independent contractor and not as your attorney-in-fact. We shall have no authority to contract for or bind you other than as expressly set forth herein and in the Authorization and/or Permission to Speak and Negotiate. In some cases, one or more of your enrolled accounts may have multiple responsible parties associated to the debt who are not enrolling into the program. For these situations you acknowledge that NDR is not responsible for any impact that an individual can experience while you are enrolled in the debt relief program. It is best practice for the client to inform any non-enrolling joint party of the effects of participation in the Debt Negotiation program.

6. Fees: NDR will not charge any fee for settlements rendered until an enrolled debt is successfully resolved, the Client approves the terms of the settlement offer, and payment has been made towards the negotiated balance. On your estimated program term of 42 months, the



Client agrees to pay NDR a negotiation fee in the amount of 23 percent of the balance of each debt enrolled into the program. All fees for each enrolled debt are considered due and payable by the Client when Client accepts a settlement offer and makes first payment on that settlement. There are no prepayment penalties for paying more towards the Client's Dedicated Savings Account in effort to accelerate the program, in fact we encourage it.

NDR employs various methods to facilitate the negotiation process, and irrespective of your level of involvement in any particular settlement, NDR's fee is considered earned in full when the settlement is reached, you agree to it, and a payment is made toward that settlement with the creditor.

7. Disbursement of Funds: Client shall authorize the Disbursement of Funds for any debt settlements negotiated by NDR for which the Client has given their express consent and approval, as well as NDR's fees for the providing of such services, from the Client's Dedicated Savings Account. Each month the Client's Dedicated Savings Account will debit the payment required under this contract for the agreed upon settlements with creditors, and NDR fees. Client shall be solely responsible for all scheduled fees outlined by Client's Dedicated Savings Account.

8. Disclaimer:

a. Acknowledgement of Hardship: Client understands that a debt negotiation program is certainly not for everyone. Qualified candidates are those who have a legitimate financial hardship, which has caused them to fall behind on their payments to creditors, or will cause them to fall behind in the near future. There are multiple options available to consumers when dealing with their debts; i.e., Doing It Themselves, Credit Counseling, Debt Consolidation Loans, Bankruptcy, and of course Debt Negotiation. Client should only contract with NDR if Client is truly in need and unable to effectively handle their creditors. By executing this agreement, you are representing that you have considered these other options and further, that you have provided us with accurate information, including your financial information and the state of your financial hardship as documented in your hardship statement.

b. Effects of Participation in a Debt Negotiation Program: Client understands that failure to make monthly payments to Creditors will have a negative impact on their credit, may cause balances to increase due to late fees and penalties, and may cause an ongoing collection process as well as legal actions by creditors.

c. No Legal or Tax Advice: Client acknowledges that NDR is not a law firm, and that **NO LEGAL OR TAX ADVICE CAN OR WILL BE PROVIDED UNDER THIS AGREEMENT.** Client acknowledges that the settlement of debts and any savings thereby achieved through the program may result in tax consequences to the Client. The Client shall be fully responsible for any and all such tax consequences, and may receive tax forms from the IRS in which their compromise and/or reduction of debt was reported. Clients should consult their Tax Advisors for any and all tax assistance and information.

9. Electronic and Voice Communication Consent: Client consents to do business electronically with NDR. Client understands that electronic transactions, not limited to emails, are inherently unsecure and that both Client and NDR will take all reasonable steps to maintain the Privacy of the information shared between the parties. Client consents to receive information and documents relating to this Agreement and NDR services via electronic mail, text message, facsimile, voicemail, and any other common electronic means. Client understands that all costs associated with the receipt, review and use of such electronic communications shall be those of Client, such as maintaining access to the Internet or paying for text messages. Client consents to receive updates and documents relating to this Agreement and the services and programs offered by NDR via prerecorded voice messages, text/SMS messages, and/or through the use of an automated dialing system to the cellular or other telephone numbers provided by Client. Client may contact NDR at any time to opt-out of receiving updates, new programs or offers through prerecorded or autodialed messages. Consent to this section is not required for Client to make any future purchases of new services or offers.

Initials: <u>LW</u>	Initials: <u> </u>
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10. Arbitration, Class Action Waiver and Choice of Law: This Agreement shall be governed by the law of the State of New York, without regard to any conflict of law's provisions. In the event of any controversy, claim, or dispute between the parties arising out of or relating to this Agreement, the parties agree to resolve all issues solely through the use of Binding Arbitration, governed by the rules of the American Arbitration Association ("AAA"). Any such Arbitration shall take place



either in New York, New York or in the Client's county and state of residence, and be conducted by a mutually agreed upon Arbitrator. The arbitrator shall be neutral, independent, and shall comply with the AAA code of ethics. The arbitrator or arbitration panel shall have the exclusive and sole authority to resolve any dispute relating to the interpretation, applicability, enforceability, conscionability or formation of this Agreement and of this arbitration requirement. In the event the AAA will not accept the arbitration, another nationally recognized service shall be used. The award rendered by the Arbitrator shall be final, binding on all parties, but subject to review in accordance with applicable statutes, rules and regulations governing arbitration awards. Judgment on the award made by the Arbitrator may be entered into any court having jurisdiction over the parties. If either party fails to comply with the Arbitrator's award, the injured party may petition the Circuit Court for enforcement. The parties further agree that either party may bring claims against the other only in his/her, or its individual capacity and not as a Plaintiff or class member in any purported class action or representative proceeding. Further, the parties agree that the Arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. Payment of all filing, administration and arbitrator fees will be governed by the AAA's rules. In the event that a party fails to proceed with Arbitration, unsuccessfully challenges the Arbitrator's award, or fails to comply with the Arbitrator's award, the other party shall be entitled to costs of suit, including reasonable attorneys' fees for having to compel Arbitration or defend or enforce the award. This section is considered by the parties to be an integral and nonvoidable requirement and part of this Agreement, and the parties agree that prior to signing this Agreement including agreeing to this section they: (1) have had the opportunity to review such carefully, including with their own legal counsel if needed, (2) the parties understand the limitations on legal rights contained in this section including the limitation in favor of arbitration and against court litigation and class actions, and (3) the parties consent and agree that this section is fair, reasonable, represents the intentions of each party at the time of entry into this Agreement, and should not be set aside later for any reason by any court. This section and the arbitration requirement shall survive termination.

11. Credit Report and Privacy Policy Disclosure: Client understands that by signing this Agreement, and consistent with the authority granted by Client's signed "Authorization to speak and negotiate" form below, such signature constitutes Client's express, written permission for NDR to obtain, review, and share Client's consumer credit bureau report, credit history, and credit score from the credit reporting agencies. Client further understands that NDR will obtain, review, and share Client's credit bureau report information as it deems necessary to facilitate the purposes of this debt negotiation agreement. We recognize that your financial and credit information is personal and private. Accordingly, we will primarily use and share financial and credit information about you to perform our obligations under this Agreement. Secondly, we may also use and share your financial and credit information with other companies in the NDR family of companies, its affiliates, and business partners to identify and prescreen you for peripheral programs we believe will benefit you in accordance with the goals of this debt negotiation agreement, including but not limited to loan or credit offers. We may also share this personal information as permitted or required by law. We are careful to use only accurate, current, and complete information. We will correct any erroneous information quickly if you so request. We are also careful to protect the security of your information from third parties and unauthorized employees. For more detailed information please refer to our complete Privacy Policy, a copy of which will be provided to you with our Client Success Kit, or you may call us at (888) 660-7427 or email us at success@nationaldebtrelief.com if you have any questions or concerns.




12. Entire Agreement, Severability, and Survival: This contract and its accompanying documents shall constitute the entire Agreement between NDR and the Client relating to the Debt Negotiation Services provided hereunder. No additional outside written or verbal terms, obligations, covenants, representations, statements, or conditions, shall be deemed material to, or part of, this Agreement. No variations or modifications of this shall be deemed valid unless in writing and signed by both parties. This section shall survive the termination of this Agreement by either party.



13. Termination of this Agreement:

- a. Cancellation: YOU MAY CANCEL THIS AGREEMENT, FOR ANY REASON, WITHOUT PENALTY OR OBLIGATION, BY NOTIFYING NDR IN WRITING. IF YOU CANCEL, ALL FUNDS IN YOUR DEDICATED SAVINGS ACCOUNT WILL BE RETURNED TO YOU MINUS ANY FEES DUE OR SCHEDULED TO NDR FOR SERVICES RENDERED.
- b. Breach of Contract: NDR reserves the right to discontinue services for Client in the event that this contract is breached in any manner, including but not limited to the Client failing to deposit the agreed upon monthly program

payment and/or fees into his/her respective Dedicated Savings Account, and/or failing to provide NDR with the required five (5) business days' notice NOT to debit their account. Any earned fees owed to NDR will be due in full at the time of the breach and subsequent discontinuance of the Contract. If NDR discontinues services, the Client will receive all funds in his/her Dedicated Savings Account minus any earned fees owed to NDR. NDR will respond to all Client requests to terminate the program in writing in a timely manner.

Client (Print Name)	Signature	Date
Laura Walls	 <small>laura walls (Dec 5, 2018)</small>	Dec 5, 2018
Co-Client (Print Name)	Signature	Date
		
National Debt Relief, LLC – Representative	Signature	Date
Alex Kleyner, CEO		12/5/2018



PERSONAL FINANCIAL SUMMARY AND MONTHLY CASH FLOW STATEMENT NOT INCLUDING UNSECURED DEBT PAYMENT


The summary is provided as a courtesy to Client. It is based solely on good faith estimates by NDR using the information provided by Client. Estimates are based on consumer meeting program terms, making all payments, and creditors providing Negotiations on your accounts. It is not a guarantee of results, but instead an illustration to help understand the process.


Monthly Income		Monthly Expenses	
Applicant's Take-home Pay	\$ 1700.00	Mortgage, Insurance, Prop Taxes	\$ 999.00
Co-applicant's Take-home Pay	\$ 0.00	Rent/Renter's Insurance	\$ 0.00
Social Security, Retirement, Public Assistance Income	\$ 0.00	Home Repair, Maintenance, Association Dues	\$ 0.00
Child Support and Alimony	\$ 0.00	Electric/Gas/Heating Oil	\$ 300.00
Other Income	\$ 2171.00	Water/Sewage/Trash Collection	\$ 50.00
Total Monthly Income	\$ 3871.00	Groceries/Household/Toiletries	\$ 595.00
		Entertainment/Restaurants	\$ 50.00
		Internet/Cable TV/Satellite TV	\$ 112.00
		Telephone/Cell Phone/Pager	\$ 88.00
		Clothing/Haircuts/Dry Cleaning	\$ 30.00
		Gifts/Donations	\$ 0.00
		Vehicle Payments	\$ 970.00
		Vehicle Insurance	\$ 102.00
		Other Transportation Costs	\$ 150.00
		Child Support/Care	\$ 0.00
		Dependent Care/Activities	\$ 0.00
		Education/Student Loans	\$ 0.00
		Health/Life Insurance	\$ 0.00
		Medicines/Doctor/Dentist	\$ 50.00
		Other Expenses	\$ 0.00
		Total Monthly Expenses	\$ 3496.00
		Monthly Cash Funds Available	\$ 375
		Less: Program Funds Required	\$ 373.00
		Net Monthly Cash Flow:	\$ 2.00



Assets		Liabilities	
Market Value of Primary Home	\$ 180000.00	Total Unsecured Debt	\$ 20920.00
Market Value of Other Real Estate	\$ 0.00	Primary Home Mortgage Balance	\$ 112947.00
Market Value of Vehicle 1	\$ 45000.00	Other Real Estate Mortgage Balances	\$ 0.00
Market Value of Vehicle 2	\$ 0.00	Vehicle 1 Loan	\$ 58325.00
Market Value of Other Vehicles	\$ 0.00	Vehicle 2 Loan	\$ 0.00
Average Checking Account Balance	\$ 0.00	Other Vehicle Loans	\$ 0.00
Average Savings Account Balance	\$ 0.00	Other Secured Loans	\$ 0.00
Investment Funds	\$ 0.00	Student Loans	\$ 0.00
Retirement Savings	\$ 0.00	Medical Bills	\$ 0.00
Cash Value of Life Insurance	\$ 0.00	Other Liabilities	\$ 0.00
Other Assets	\$ 0.00	Total Liabilities	\$ 192192.00
Total Assets	\$ 225000.00	Net Worth	\$ 32808.00

I have read, understand and agree with my Personal Financial Summary.

Client (Print Name)	Signature	Date
Laura Walls	 <small>laura walls (Dec 5, 2018)</small>	Dec 5, 2018

Co-Client (Print Name)	Signature	Date
		




PROGRAM SUMMARY

ESTIMATED PLAN COSTS:

Total Enrolled Debt	\$20920.00
Estimated Personal Savings needed to settle accounts (50%)	\$10460.00
Estimated Negotiation Fee	\$4811.60
Dedicated Account Provider Monthly Fee	See fees set forth in separate contract with Dedicated Account Provider
Estimated Program Cost	\$15694.30
Total Estimated Savings by Joining National Debt Relief, LLC.	\$5225.70
Program Start Date	12/28/2018
Total Monthly Payment	\$373.00
Estimated Program Length	42 Months

I have read, understand and agree to the above terms and conditions

Client (Print Name)	Signature	Date
Laura Walls	 <u><i>Laura Walls</i></u> <small>Laura Walls (Dec 5, 2018)</small>	Dec 5, 2018

Co-Client (Print Name)	Signature	Date
		

EXHIBIT A

Creditor Enrolled List

Creditor Name	Account	Balance Owed
DISCOVER FIN SVCS LLC	9765	\$7,949.00
CHASE CARD	6864	\$6,482.00
CITI	2471	\$4,811.00
SYNCB/BELK	1601	\$1,114.00
SYNCB/PHILLIPS 66	0197	\$564.00

I have read, understand and agree with the above List of Creditors.

Client (Print Name)	Signature	Date
Laura Walls	 laura walls (Dec 5, 2018)	Dec 5, 2018



AUTHORIZATION AND/OR PERMISSION TO SPEAK AND NEGOTIATE

The undersigned, who has/have signed below as either Client or Co-Client, hereby grant National Debt Relief ("NDR") express authorization and/or permission to speak as an agent with the undersigned's creditors and to negotiate the settlement of any and all claims, suits, liens, judgments and/or disputes associated with or related to the debts listed on the List of Creditors attached to the Agreement with NDR. The undersigned further authorizes National Debt Relief to furnish a copy of this Authorization and/or Permission to speak and Negotiate to creditors, collection agencies, or others dealing with the debts listed on the List of Creditors and to certify that such creditor's claims constitute the debts. National Debt Relief may designate one or more employees, agents, or third parties, to assist in the negotiation of these settlements.

The undersigned hereby gives National Debt Relief full power and authority to perform each and every act which may be necessary or convenient to perform the tasks assigned as fully, for all intents and purposes, as the undersigned (and each of them if more than one) might or could do if personally present, hereby ratifying and confirming all that National Debt Relief shall lawfully do or cause to be done in the name of or on behalf of the undersigned. If you are a collection agency, you are not permitted to contact me pursuant to 15 U.S.C. § 1692C.

NOTICE:

- A. The undersigned hereby authorizes and requests that all communications seeking collection of the designated creditor claims from any creditor, collection agent, attorney, credit bureau, or any other third party relating to any debt be directed to National Debt Relief.
- B. The recipient of an original, photocopy or facsimile of this document is specifically instructed by the undersigned to direct all communications to National Debt Relief.
- C. No creditor or creditors representative may contact the undersigned (or either of us if more than one), regarding any of the creditors' claims that are the subject matter of this Authorization and/or Permission to Speak and Negotiate without the prior written consent of the undersigned.
- D. This Authorization and/or Permission to Speak and Negotiate is effective upon signing information to the principals and specifically authorizes the recipient to discuss, disclose and convey documents, and otherwise provide information to National Debt Relief in the same manner recipient would otherwise provide and disclose to the undersigned including but not limited to information concerning any payable, debt, account, lien, suit, or judgment for which the undersigned is allegedly responsible, whether disputed or not.
- E. This Authorization and/or Permission to Speak and Negotiate authorizes National Debt Relief to obtain, review and discuss my consumer credit reports, bank and creditor account information, medical bills and condition, employment status, financial information (whether public or non-public), and any other personal information about the undersigned that is necessary or convenient to resolving the creditor claims.

I have read, understand and agree with all terms and conditions of this agreement.

Client (Print Name)	Signature	Date
Laura Walls	 <u>Laura Walls</u> <small>Laura Walls (Dec 5, 2018)</small>	Dec 5, 2018
Social Security Number		Date of Birth
■■■■■		■■■■■
Co-Client (Print Name)	Signature	Date
		
Social Security Number		Date of Birth



National Debt Relief, LLC
11 Broadway, Suite #1600
New York, NY 10004


RE: Directive to remove Cease and Desist status from my account

To whom it may concern:

I/We, Laura Walls, would like the cease and desist removed from my accounts with your office. I/We give permission for National Debt Relief to speak and negotiate on my/our behalf. Please honor the Authorization and/or Permission to Speak and Negotiate that I/we have provided to National Debt Relief.

Thank you in advance for your cooperation with my/our instructions.

Regards

Client (Print Name)	Signature	Date
Laura Walls	 <u><i>Laura Walls</i></u> <small>laura walls (Dec 5, 2018)</small>	Dec 5, 2018

Client (Print Name)	Signature	Date
		



NOTICE OF CANCELLATION

YOU MAY CANCEL THIS AGREEMENT, FOR ANY REASON, WITHOUT PENALTY OR OBLIGATION, BY NOTIFYING NDR IN WRITING. IF YOU CANCEL, ALL FUNDS IN YOUR DEDICATED SAVINGS ACCOUNT WILL BE RETURNED TO YOU MINUS ANY FEES DUE OR SCHEDULED TO NDR FOR SERVICES RENDERED.

To cancel the services, mail or deliver a signed and dated copy of this cancellation notice or any other written notice, to National Debt Relief at 11 Broadway, Suite #1600, New York, NY 10004, or e-mail: success@nationaldebtrelief.com.

I HEREBY CANCEL THIS TRANSACTION.

Client (Print Name)	Signature	Date
Laura Walls		

Client (Print Name)	Signature	Date
		



NATIONAL DEBT RELIEF

FREE CREDIT SERVICES FOR OUR ABSOLUTE GRADUATES

National Debt Relief's ("NDR") Free Credit Service For Our Absolute Graduates will be offered to customers who complete their debt resolution program entirely and meet all the requirements referenced below. The free credit services will be available to absolute graduates upon their completion of their debt resolution program, for a period of ninety (90) days. The definition of the absolute graduate and terms of the credit services are defined below and are acknowledged in this agreement.

CONDITIONS FOR PARTICIPATION:

- A. There are no fees or charges to you when you elect to participate in NDR's Free Credit Services Program, although you will need to enter into a separate Credit Services Agreement upon your completion of your debt resolution program. **This is an entirely free service for ninety (90) days**, provided, as a courtesy, only to those NDR debt resolution customers who successfully complete their debt resolution programs. All decisions on eligibility shall be made at NDR's sole discretion consistent with the terms below.
- B. Absolute Graduate: As more fully described below, you must be an absolute graduate of your debt resolution program with NDR in order to participate in the Free Credit Services Program:
 1. Debt Settlement Fees and Payments Fully Satisfied: Every enrolled debt in your debt settlement Program and all of the fees associated with it must have a status that reflects they have been completely paid in full, and that no outstanding sums of money are owed to NDR or on any enrolled debt. Any outstanding payment, including, but not limited to, an installment or other payment due on a settled debt, an unpaid settlement fee, or even an unpaid returned payment fee will preclude you from eligibility to participate.
 2. All Enrolled Debts Have Been Directly Settled Through the Program: Each and every one of the debts you enrolled into your debt settlement program must be successfully settled directly by NDR. You will not be eligible to participate if: you withdrew any of the debts that you originally enrolled into your debt settlement program; or any enrolled debt that was not settled directly through the NDR Program, including, but not limited to, enrolled debts you voluntarily chose to withdraw from the Program for any reason, enrolled debts that consisted of having legal action and were removed from the program due to NDR's discretion and inability to resolve whose terms were outlined in your debt resolution agreement, or an enrolled debt that you submitted to a credit counseling service for resolution; or if you cancelled your Program prior to completion—even if some of your debts were settled (including if you enrolled and later opted for bankruptcy). Additional debt added into the program after your enrollment date into the program, will also require successful settlements by NDR in order to qualify for the Free Credit Services Program.
- C. Upon graduation from NDR's debt settlement program, if you wish to receive the Free Credit Services Program, you will be provided a separate agreement for such services. The Free Credit Services Program may be performed directly by NDR or, at its discretion, by another company of its choosing based on a variety of factors that take into consideration the specific needs and circumstances of each individual customer.
- D. NDR cannot and does not guarantee that any particular action or methodology will be taken by NDR or that a specific outcome will occur as a result of your election to participate in the Free Credit Services Program. Results can, and will, vary according to the specific circumstances of each individual, and NDR makes no representations or predictions as to possible outcomes.



- E. The Free Credit Services Program is only available once per customer, and is offered as a courtesy for a period limited to 90 days to absolute graduates upon achieving such status. It is NOT an ongoing commitment on the part of NDR. An evaluation of a client's needs will occur once the client becomes an absolute graduate, a free credit services program consultation will be scheduled, and a specific credit services plan will be established at that time.

BY SIGNING BELOW, I/WE ACKNOWLEDGE MY/OUR UNDERSTANDING OF, AND AGREEMENT WITH, THE ABOVE.

Client (Print Name)	Signature	Date
Laura Walls	 <u>Laura walls</u> <small>laura walls (Dec 5, 2018)</small>	Dec 5, 2018

Co-Client (Print Name)	Signature	Date
		



This company is a Member of the American Fair Credit Council and as such has agreed to publicly disclose the following on each of our websites and as part of our contract with consumers. Should you wish to comment on our use or avoidance of this disclosure please email: info@americanfaircreditcouncil.org with your contact information and the nature of the complaint and the AFCC compliance department will assist you.

DISCLOSURE STATEMENT

National Debt Relief, LLC (National Debt Relief) provides consumers with a method of debt resolution known as Debt Negotiation. The goal you have set is to negotiate mutually agreeable Negotiations between you and your creditor(s) for payment of certain unsecured debt.

BY SIGNING BELOW, YOU ARE STATING THAT YOU UNDERSTAND ALL THE ISSUES BELOW:

1. You are enrolling into a Debt Negotiation program after voluntarily seeking the assistance of National Debt Relief.
2. You will be responsible for saving sufficient program funds in your own account.
3. The savings program that you have made to reach your Debt Negotiation goal is detailed in your Client Agreement. Actual Negotiation amounts, necessary savings and the period required to reach your goal may vary based on creditor policies and actions and other factors.
4. Most creditors and collectors negotiate with Debt Negotiation Service Providers; National Debt Relief cannot force the negotiations and cannot force creditors to accept a Negotiation. If negotiations are not successful, you could be called upon to pay the entire balance.
5. National Debt Relief does not make regular monthly payments to your creditors. You have stated that you are unable to meet the minimum payments required by your creditors. If you do not make required minimum payments to your creditors you may be breaking the terms of your agreements with them and your actions will probably be reported to consumer reporting agencies as late, delinquent, charged-off or past due balances. This may have an adverse effect on your credit report and credit score.
6. Your creditors may continue collection efforts on delinquent accounts. Such collection efforts can include phone calls and letters to you, charging off the account, sending accounts to collection agencies or attorneys, lawsuits and even garnishments of your wages if a judgment has been obtained.
7. Your account balance may continue to grow as your creditor adds accrued interest, late fees, over-limit fees and penalties.
8. The fees paid to National Debt Relief are intended to compensate them for their efforts and will only be refundable to the extent they have not been deemed to have been earned in the manner described in the Client Agreement.
9. Communications with creditors are handled on a case by case basis. In some instances creditors may not be contacted until several months after you enroll. When your creditor settles a debt, a savings of \$600 or more off what you owed may be reported by your creditor to the IRS as Discharge of Indebtedness income and you may have to pay taxes on that amount.
10. You acknowledge that the company is not a law firm and cannot provide legal advice.
11. You understand that you have the responsibility and the right to communicate any comments directly to the company's management using the information provided below:

Company: National Debt Relief, LLC

Address: 11 Broadway, Suite #1600, New York, NY 10004

Phone Number: 888-703-4948

Email: service@nationaldebtrelief.com

Finally, you have a right to report directly any concerns to AFCC™ via email: info@americanfaircreditcouncil.org

I have read, understand and agree with the above disclosure statement.

Client (Print Name)	Signature	Date
Laura Walls	 <small>laura walls (Dec 5, 2018)</small>	Dec 5, 2018

Co-Client (Print Name)	Signature	Date
	